Company Tracking Number: CMLAR09350CGF01

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package

Liability

Product Name: Commercial Multiple Lines

Project Name/Number: Commercial Multiple Lines/CMLAR09350CGF01

Filing at a Glance

Companies: Utica Mutual Insurance Company, Graphic Arts Mutual Insurance Company

Product Name: Commercial Multiple Lines SERFF Tr Num: UTCX-125361186 State: Arkansas

TOI: 05.0 Commercial Multi-Peril - Liability & SERFF Status: Closed State Tr Num: #? \$50

Non-Liability

Sub-TOI: 05.0003 Commercial Package Co Tr Num: CMLAR09350CGF01 State Status: Fees verified

Filing Type: Form Co Status: Reviewer(s): Betty Montesi,

Llyweyia Rawlins, Brittany Yielding

Author: SPI UticaNational Disposition Date: 11/19/2007

Date Submitted: 11/15/2007 Disposition Status: Approved

Effective Date Requested (New): 02/01/2008 Effective Date (New): 02/01/2008

Effective Date Requested (Renewal): Effective Date (Renewal):

02/01/2008

General Information

Project Name: Commercial Multiple Lines Status of Filing in Domicile: Not Filed

Project Number: CMLAR09350CGF01 Domicile Status Comments:

Reference Organization:

Reference Number:

Advisory Org. Circular:

Filing Status Changed: 11/19/2007

State Status Changed: 11/19/2007 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Our companies would like to implement a revision to our Free Mason Lodge Amendatory Endorsement. We have made editorial revisions to our endorsement so that it will track properly with ISO's current coverage forms. We also added a definition for the term "suspension." There is no premium change or change to the corresponding manual page as a result of this revision.

Company and Contact

Company Tracking Number: CMLAR09350CGF01

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package

Liability

Product Name: Commercial Multiple Lines

Project Name/Number: Commercial Multiple Lines/CMLAR09350CGF01

Filing Contact Information

Linda Lape, Senior State Filings Coordinator linda.lape@uticanational.com

180 Genesee Street (315) 734-2098 [Phone] New Hartford, NY 13413 (315) 734-2252[FAX]

Filing Company Information

Utica Mutual Insurance Company CoCode: 25976 State of Domicile: New York

180 Genesee Street Group Code: 201 Company Type: New Hartford, NY 13413 State ID Number: Group Name: Utica National

Insurance Group

(315) 734-2000 ext. [Phone] FEIN Number: 15-0476880

Graphic Arts Mutual Insurance Company CoCode: 25984 State of Domicile: New York

180 Genesee Street Group Code: 201 Company Type: New Hartford, NY 13413 Group Name: Utica National State ID Number:

Insurance Group

(315) 734-2000 ext. [Phone] FEIN Number: 13-5274760

Filing Fees

Fee Required? Yes Fee Amount: \$50.00

Retaliatory? No

Fee Explanation:

Per Company: No

CHECK NUMBER CHECK AMOUNT CHECK DATE

0000006915 \$50.00 11/14/2007

Company Tracking Number: CMLAR09350CGF01

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package

Liability

Product Name: Commercial Multiple Lines

Project Name/Number: Commercial Multiple Lines/CMLAR09350CGF01

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	11/19/2007	11/19/2007

Company Tracking Number: CMLAR09350CGF01

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package

Liability

Product Name: Commercial Multiple Lines

Project Name/Number: Commercial Multiple Lines/CMLAR09350CGF01

Disposition

Disposition Date: 11/19/2007

Effective Date (New): 02/01/2008 Effective Date (Renewal): 02/01/2008

Status: Approved

Comment:

This filing is approved contingent on receiving the filing fees the company indicates in the filing that they have sent.

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing0.000%Overall Percentage Rate Impact For This Filing0.000%Effect of Rate Filing-Written Premium Change For This Program\$0Effect of Rate Filing - Number of Policyholders Affected0

Company Tracking Number: CMLAR09350CGF01

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package

Liability

Product Name: Commercial Multiple Lines

Project Name/Number: Commercial Multiple Lines/CMLAR09350CGF01

Item Type Item Name Item Status Public Access

Yes

Supporting Document Uniform Transmittal Document-Property & Approved

Casualty

Form Free Mason Lodge Amendatory Approved Yes

Endorsement

Company Tracking Number: CMLAR09350CGF01

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package

Liability

Product Name: Commercial Multiple Lines

Project Name/Number: Commercial Multiple Lines/CMLAR09350CGF01

Form Schedule

Review	Form Name	Form #	Edition	Form Type Action	Action Specific Readability	Attachment
Status			Date		Data	
Approved	Free Mason	8-E-1833	Ed. 11-	Endorseme Replaced	Replaced Form #:0.00	8-E-
	Lodge		2003	nt/Amendm	8-E-1833	1833.PDF
	Amendatory			ent/Conditi	Previous Filing #:	
	Endorsement			ons	Placed on file	
					11/01/1998	

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FREE MASON LODGE AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART COMMERCIAL GENERAL LIABILITY COVERAGE PART

- I. The Limit of Insurance shown on the Commercial Property Coverage Part Declarations page for Building(s) is a combined limit. This combined limit applies to both Buildings and Your Business Personal Property usual to a lodge.
- II. The Building and Personal Property Coverage Form is amended as follows:
 - A. The following is added to Additional Coverages under Section A. Coverage: EXTRA EXPENSE

We will pay up to \$5,000 as an additional amount of insurance to cover Extra Expenses. Extra Expense means necessary expenses you incur during the "period of restoration" that you would not have incurred if there had been no direct physical loss or damage to property caused by or resulting from a Covered Cause of Loss.

- 1. We will pay any Extra Expense to avoid or minimize the "suspension" of business and to continue "operations";
 - a. At the described premises; or
 - **b.** At replacement premises or at temporary locations including:
 - (1) Relocation expenses; and
 - **(2)** Costs to equip and operate the replacement premises or temporary locations.
- 2. We will pay any Extra Expense to minimize the "suspension" of business if you cannot continue "operations".
- 3. We will pay any Extra Expense to:
 - a. Repair or replace any property; or
 - Research, replace, or restore the lost information on damaged valuable papers and records;

to the extent it reduces the amount of loss that otherwise would have been payable under this Extra Expense coverage.

LOSS CONDITIONS FOR EXTRA EXPENSE

The following conditions apply in addition to the Common Policy Conditions and the Commercial Property Conditions.

1. Appraisal

If we and you disagree on the amount of loss, either may make written demand for an appraisal of the loss. In this event, each party will select a competent and impartial appraiser. The two appraisers will select an umpire. If they cannot agree, either may request that selection be made by a judge of a court having jurisdiction. The appraisers will state separately the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will be binding. Each party will:

- a. Pay its chosen appraiser; and
- **b.** Bear the other expenses of the appraisal and umpire equally.

If there is an appraisal, we will still retain our right to deny the claim.

2. Duties If You Incur Extra Expense

- **a.** You must see that the following are done if you incur Extra Expense:
 - (1) Notify the police if a law may have been broken.
 - (2) Give us prompt notice of the direct physical loss or damage. Include a description of the property involved.
 - (3) As soon as possible, give us a description of how, when, and where the direct physical loss or damage occurred.

(4) Take all reasonable steps to protect the Covered Property from further damage, and keep a record of your expenses necessary to protect the Covered Property, for consideration in the settlement of the claim. This will not increase the Limit of Insurance.

However, we will not pay for any subsequent loss or damage resulting from a cause of loss that is not a Covered Cause of Loss. Also, if feasible, set the damaged property aside and in the best possible order for examination.

(5) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records.

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records.

- (6) Send us a signed, sworn proof of loss containing the information we request to investigate the claim. You must do this within 60 days after our request. We will supply you with the necessary forms.
- (7) Cooperate with us in the investigation or settlement of the claim
- (8) If you intend to continue your business, you must resume all or part of your "operations" as quickly as possible.
- b. We may examine any insured under oath, while not in the presence of any other insured and at such times as may be reasonably required, about any matter relating to this insurance or the claim, including an insured's books and records. In the event of an examination, an insured's answers must be signed.
- 3. Loss Determination For Extra Expense
 The amount of Extra Expense will be determined based on:

- a. All expenses that exceed the normal operating expenses that would have been incurred by "operations" during the "period of restoration" if no direct physical loss or damage had occurred. We will deduct from the total of such expenses:
 - (1) The salvage value that remains of any property bought for temporary use during the "period of restoration," once "operations" are resumed; and
 - (2) Any Extra Expense that is paid for by any other insurance that is written subject to the same plan, terms, conditions, and provisions as this insurance; and
- All necessary expenses that reduce the Extra Expense otherwise incurred.

4. Loss Payment For Extra Expense

We will pay for any loss within 30 days after we receive the proof of loss, if you have complied with all of the terms of this Coverage Part and:

- **a.** We reach agreement with you on the amount of loss; or
- **b.** An appraisal award has been made.

5. Resumption of Operations

We will reduce the amount of your Extra Expense loss to the extent you can return "operations" to normal and discontinue such Extra Expense.

If you do not resume "operations", or do not resume "operations" as quickly as possible, we will pay based on the length of time it would have taken to resume "operations" as quickly as possible.

DEFINITIONS FOR EXTRA EXPENSE

- "Operations" means your business activities occurring at the described premises.
- **2.** "Period of Restoration" means the period of time that:
 - a. Begins with the date of direct physical loss or damage caused by or resulting from any Covered Cause of Loss at the described premises; and
 - **b.** Ends on the earlier of:
 - (1) The date when the property at the described premises should be repaired, rebuilt, or replaced with reasonable speed and similar quality; or

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(2) The date when business is resumed at a new permanent location.

"Period of restoration" does not include any increased period required due to the enforcement of any ordinance or law that:

- Regulates the construction, use, or repair, or requires the tearing down of any property; or
- (2) Requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of "pollutants".

The expiration date of this policy will not cut short the "period of restoration".

- **3.** "Suspension" means the slowdown or cessation of your business activities.
- **B.** The following changes apply to **Coverage Extensions** under Section **A. Coverage**:
 - (1) The Period Of Coverage provision under Newly Acquired or Constructed Property that addresses the number of days that must expire after you acquire the property or begin construction of that part of the building that would qualify as covered property is revised to allow 90 days coverage.
 - (2) The most we will pay under Personal Effects and Property of Others is revised to \$10,000 at each described premises.
 - (3) The most we will pay under Valuable Papers And Records (Other Than Electronic Data) is revised to \$10,000 at each described premises.
 - (4) The most we will pay under **Outdoor Property** is revised to provide a total limit of \$2,500, but only for outdoor fences, lodge signs (other than signs attached to buildings), trees, shrubs, and plants. The limit for any one tree, shrub, or plant is revised to \$500.

Only for outdoor fences and lodge signs (other than signs attached to buildings):

- (a) We will pay for any Covered Cause of Loss which applies to the Building and Personal Property Coverage Form without restriction to the five causes of loss listed under Outdoor Property; and
- (b) No deductible applies to loss or damage to outdoor fences or lodge signs under this coverage extension.

C. The following are added to Coverage Extensions under Section A. - Coverage of the Building and Personal Property Coverage Form:

(1) Appurtenant Structures

You may extend the insurance that applies to Building to apply to appurtenant structures, on or within 100 feet of the described premises, used by you in connection with the described premises, and not covered by other insurance. The most we will pay for loss or damage under this extension is \$5,000. This extension does not apply to business property.

(2) Extended Property Off - Premises

You may extend the insurance provided by this Coverage Form to apply to Your Business Personal Property that is at a location, other than the main lodge location, which is owned, leased, or operated by you.

The most we will pay for loss or damage under this Extension is \$5,000.

(3) Limited Water Damage

You may extend the insurance that applies to Your Business Personal Property for the following additional Covered Causes of Loss:

- (a) Continuous or repeated seepage or leakage of water except through faulty roof coverings, flashings, or shingles;
- (b) Water that backs up from a sewer or drain; or
- (c) Rain, snow, ice, or sleet to Your Business Personal Property in the open.

We will not pay for loss or damage caused by or resulting from continuous or repeated seepage or leakage of water that occurs over a period of 14 days or more.

With respect to loss due to **(b)** above:

- (i) If any excluded cause or event contributes concurrently or in any sequence to such loss, we will not pay for the loss caused directly or indirectly by such excluded cause or event under this Coverage Extension; and
- (ii) To the extent that a part of the Water Exclusion in the Causes of Loss Form applicable to this coverage part conflicts with coverage provided by this Extension, that part of the Water Exclusion does not apply.

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This Extension only applies to direct physical loss or damage covered by the Building and Personal Property Coverage Form.

The most we will pay for loss or damage under this Extension is \$15,000.

(4) Property In Transit

You may extend the insurance provided by this Coverage Form for Your Business Personal Property to apply to your personal property (other than property in the care, custody, or control of your salespersons) in transit more than 100 feet from the described premises. Property must be in or on a motor vehicle you own, lease, or operate while between points in the coverage territory.

Loss or damage must be caused by or result from one of the following causes of loss:

- (a) Fire, lightning, explosion, windstorm or hail, riot or civil commotion, or vandalism.
- (b) Vehicle collision, upset, or overturn. Collision means accidental contact of your vehicle with another vehicle or object. It does not mean your vehicle's contact with the road bed.
- (c) Theft of an entire bale, case, or package by forced entry into a securely locked body or compartment of the vehicle. There must be visible marks of the forced entry.

The most we will pay for loss or damage under this Extension is \$10,000.

This Coverage Extension replaces the Coverage Extension for Property in Transit under the Causes of Loss - Special Form, if attached to this Coverage Part.

III. Under the Commercial General Liability Coverage Form:

- **A.** WHO IS AN INSURED is amended to include the following as insureds:
 - Any of your members, but only with respect to their liability for your activities or activities they perform on your behalf.
 - 2. Any trustee, official, or member of the board of governors, but only with respect to their duties as such.
 - 3. Any person(s) who are volunteer worker(s) for you, but only while acting at your direction and within the scope of their duties. However, no volunteer is an insured for:
 - **a.** "Bodily Injury" to:
 - A co-volunteer or your employee arising out of and in the course of their duties for you; or
 - (2) You, or if you are a partnership or joint venture, any partner or member thereof.
 - **b.** "Property damage" to property:
 - (1) Owned, occupied or used by;
 - (2) Rented to, in the care, custody, or control of, or over which physical control is being exercised for any purpose by:
 - (a) A co-volunteer or your employee; or
 - (b) You, any partner or member (if you are a partnership or joint venture), or any member (if you are a limited liability company).
- B. Exclusion a. under COVERAGE C, MEDICAL PAYMENTS, is replaced by the following:
 - a. To any insured, except lodge members or volunteer workers who are not paid a fee, salary, or other compensation.

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Company Tracking Number: CMLAR09350CGF01

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package

Liability

Product Name: Commercial Multiple Lines

Project Name/Number: Commercial Multiple Lines/CMLAR09350CGF01

Rate Information

Rate data does NOT apply to filing.

Company Tracking Number: CMLAR09350CGF01

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package

Liability

Product Name: Commercial Multiple Lines

Project Name/Number: Commercial Multiple Lines/CMLAR09350CGF01

Supporting Document Schedules

Review Status:

Satisfied -Name: Uniform Transmittal Document- Approved 11/19/2007

Property & Casualty

Comments:

Attachments:

AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF

AR - NAIC FORM FILING SCHEDULE.PDF

Property & Casualty Transmittal Document

1.	Reserved for Insurance Do Use Only	a. Date the b. Analys c. Dispos d. Date of e. Effective	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: New Business						
		l		l Business					
į		f. State F		L.					
		h. Subjec		·.					
		iii Gasjaa							
3.	Group Name							Group NAIC #	
	Utica National Insurance Grou	ıp		T =		T		0201	
4.	Company Name(s)			Domicile	NAIC #	FEIN #		State #	
	Utica Mutual Insurance Comp			NY	25976	15-047			
	Graphic Arts Mutual Insurance	e Company		NY	25984	13-527	74760		
		Louis	D.00.50	22524					
5.	Company Tracking Number	CMLA	AR09350	CGF01					
	ct Info of Filer(s) or Corporate						T		
6.	Name and address	Title	Tele	ohone #s	FAX	#		e-mail	
	Linda M. Lape, MSM,	Senior State Filings			line		linda.la	a.lape@uticanational.	
	CPCU	Coordinator	800-2	274-1914	315-734-2252		com		
	180 Genesee Street New Hartford NY 13413		Ext	t. 2098					
			A.	a M. of	K-Cla				
7.	Signature of authorized file	r							
8.	Please print name of autho	rized filer	Linda M. Lape, MSM, CPCU						
Filing	Information (see General Inst	ructions for descrip	tions of t	these fields)					
9.	Type of Insurance (TOI)	•	05.0 Commercial Multi-Peril - Liability & Non-Liability						
10.				05.0003 Commercial Package					
11.	State Specific Product code applicable) [See State Specific								
12.	Company Program Title (Ma		Free M	lason Lodge	Amendato	rv Endo	orsement	Revision	
13.				Rate/Loss Cost Rules Rates/Rules					
			☐ Forms☐ Combination Rates/Rules/Forms☐ Withdrawal☐ Other (give description)						
14.	Effective Date(s) Requested		New:	02/01/2008	8	Ren	ewal: (02/01/2008	
15. Reference Filing?			Yes No						
16.	Reference Organization (if a								
17.	Reference Organization # &	Title							
18.	Company's Date of Filing		11/15/2		.				
19.	Status of filing in domicile		⊠ No	t Filed	Pending	Aut	horized	Disapproved	

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Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	CMLAR09350CGF01

21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

Our companies would like to implement a revision to our Free Mason Lodge Amendatory Endorsement. We have made editorial revisions to our endorsement so that it will track properly with ISO's current coverage forms. We also added a definition for the term "suspension." There is no premium change or change to the corresponding manual page as a result of this revision.

22. Filing Fees (Filer must provide check # and fee amount if applicable.)

[If a state requires you to show how you calculated your filing fees, place that calculation below]

Check #: 0000006915 **Amount:** \$50.00

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

PC TD-1 pg 2 of 2 INS02026

^{****}Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms) (Do <u>not</u> refer to the body of the filing for the forms listing, unless allowed by state.)

1.	1. This filing transmittal is part of Company Tracking # CMLAR09350CGF01							
2.	2. This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable) N/A							
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state			
01	Free Mason Lodge Amendatory Endorsement	8-E-1833 Ed. 11- 2003	 □ New ⊠ Replacement □ Withdrawn	8-E-1833	Placed on file 11/01/1998			
02			☐ New ☐ Replacement ☐ Withdrawn					
03			☐ New ☐ Replacement ☐ Withdrawn					
04			☐ New☐ Replacement☐ Withdrawn					
05			☐ New☐ Replacement☐ Withdrawn					
06			☐ New☐ Replacement☐ Withdrawn					
07			New Replacement Withdrawn					
08			☐ New☐ Replacement☐ Withdrawn					
09			☐ New ☐ Replacement ☐ Withdrawn					
10			New Replacement Withdrawn					
11			New Replacement					